

## What Does My Pay Stub Mean?

This document is provided to educate employees on how to understand the various deductions on their pay stub each pay date. The most-asked questions are those involving the **Taxes/Deductions** area of the E-stub or Non-Negotiable Pay Stub. There are mandatory employer-paid deductions taken out on behalf of the employee at no cost to you. In addition, state employees are presented with several optional deductions and may choose these as a benefit for themselves or any covered dependent. Below is a brief explanation and samples of the deductions. If you have deductions on your payment stub that require additional explanation, please contact the UJS Human Resource Office.

AUTO DEPOSIT DISTRIBUTIONS				TIME ACCRUAL PLANS			
BANK ACCOUNT	DESCRIPTION		AMOUNT	PLAN NAME	EARNED	BALANCE	
XXXXXXXXXX	NET ACH		\$0000.00	Personal	0.0000	00.0000	
XXXXXXXXXX	FIXD ACH		\$000.00	Sick	0.0000	0.0000	
XXXXXXXXXX	FXD ACH		\$00.00	Vacation	0.0000	0.0000	
EARNINGS				TAXES/DEDUCTIONS			
	HOURS	CURRENT	YTD		Type	CURRENT	YTD
Regular	00.00	\$0000.00	\$000.00	FIT	Tax	\$00.00	\$000.00
Holiday	0.00	\$000.00	\$000.00	Med EE	Tax	\$00.00	\$00.00
Vacation	0.00	\$000.00	\$000.00	Soc Sec	Tax	\$00.00	\$000.00
Personal	0.00	\$0.00	\$000.00	Def Comp	Pre-tax	\$00.00	\$00.00
Admin	0.00	\$0.00	\$000.00	Retire	Pre-tax	\$00.00	\$000.00
				HI/Lf-ER	State Paid	\$00.00	\$000.00
Total Gross	00.00	\$0000.00	\$0000.00	Med ER	State Paid	\$00.00	\$00.00
Taxable Wages		\$0000.00	\$0000.00	Retire	State Paid	\$00.00	\$000.00
Total Deductions		\$000.00	\$000.00	UI	State Paid	\$0.00	\$0.00
Total Net		\$0000.00	\$0000.00	Soc Sec	State Paid	\$00.00	\$000.00
				W Comp	State Paid	\$0.00	\$00.00
				DistShrt	Deduc	\$00.0	\$00.00
				Dep Life	Deduc	\$0.00	\$0.00
				Sup Life	Deduc	\$0.00	\$0.00
				HLTU	Pre-tax	\$00.00	\$00.00
				VISN	Pre-tax	\$00.00	\$00.00
				DNTL	Pre-tax	\$00.00	\$00.00
				MEDR	Pre-tax	\$00.00	\$00.00
				DEPR	Pre-tax	\$00.00	\$00.00

## Employee Paid and Employer Paid Deductions

- **FIT** – Federal Income Taxes. This is required and the payroll system automatically enrolls employees into the FIT deduction. The FIT deduction would only be stopped in the event of a death of an employee or if the employee files exempt status.
- **Med EE** – Medicare. This is the employee's required contribution for the Medicare health plan. This is matched by the employer.
- **Soc Sec** – This is the employee's required contribution for Social Security. This is matched by the employer.
- **Retire** – This is the employee's required contribution to the SD Retirement System and is pre-taxed. This is matched by the employer.
- **HI/Lf-ER** – This is the employer's premium of health and life insurance on behalf of the employee. No cost to the employee.
- **HSAR** – This is the employer's contribution to the Health Savings Account upon employee meeting criteria to receive it.
- **Med ER** – Medicare. This is the employer's matched contribution for the Medicare health plan.
- **Retire** – This is the employer's contribution to the SD Retirement System and is pre-taxed for the employee.
- **UI** – This is the employer's contribution to the Unemployment Insurance program. No cost to the employee.
- **Soc Sec** – This is the employer's contribution for Social Security.
- **W Comp** – This is the employer's contribution for worker's compensation. No cost to the employee.

Optional Employee Benefits Deductions – these are just a few examples of the available optional, employee paid deductions.

- **Def Comp** – 457 account/plan (pre-tax). Employees can enroll anytime. Contact (605) 224-2230 to enroll.
- **Def Comp** – 457R account/plan (taxable). Employees can enroll anytime. Contact (605) 224-2230 to enroll.
- **DistShrt** – The Short-Term Disability – Employee only (taxable). Provides benefits to you for up to a total of 12 months (365 days) if you become totally disabled while covered under this Plan. This is only available to the employee.
- **Hlth-Pre** – Health premium for dependent coverage.
- **DepLife** – Additional life insurance coverage for your spouse and your eligible dependents.
- **SuppLife** – Additional life insurance coverage for employee only. Option to purchase 1 to 7 times annual salary.
- **HSA** – Health Savings Account (employee contribution)
- **Hlth-TU** – Tobacco User Fee for employee and/or covered spouse.
- **Vision** – Vision Plan for employee and covered dependents.
- **Dental** – Dental Plan for employee and covered dependents.
- **Accident** – Accident Insurance Plan (taxable).
- **Hosp Ind** – Hospital Indemnity Plan (taxable).
- **AFLAC** – Voluntary payroll deduction. Additional benefits major medical doesn't cover.
- **Reliastar** – Long Term Care (taxable).
- **MedSpend** – Medical Reimbursements.
- **DayCare** – Day Care Spending Account for dependents.
- **HRWAA** – Health Reward & Wellness Account. Employees receive these funds and it will show up on the pay stub and be listed under Total Deductions in the Earnings section of the pay stub. Employees are taxed on the value of the product selected per IRS regulations. A message will appear at the top of your pay stub indicating you have a HRWAA deduction for that pay date.

Note: Many of the health-related deductions can only be changed during the annual enrollment period or in the case of a family status change. Contact BHR Benefits for more information about these and other benefit programs.